

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DOROTHY K BELL

Debtor(s)

Case No. 08-24316

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2008.
- 2) The plan was confirmed on 12/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/01/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2010, 12/02/2010, 10/17/2011.
- 5) The case was completed on 11/13/2013.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,700.00.
- 10) Amount of unsecured claims discharged without payment: \$126,647.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,400.00
Less amount refunded to debtor	\$400.00

NET RECEIPTS: \$24,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,026.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,313.95
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,339.95

Attorney fees paid and disclosed by debtor: \$1,474.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES LLC	Unsecured	2,188.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE	Unsecured	875.00	911.99	911.99	50.65	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	0.00	4,000.00	4,000.00	0.00
BANK OF AMERICA	Unsecured	28,660.00	NA	NA	0.00	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	100.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	2,316.39	2,485.00	2,485.00	138.02	0.00
CREDIT FIRST	Unsecured	0.00	895.80	895.80	49.75	0.00
CREDIT PROTECTION ASSOC	Unsecured	150.00	NA	NA	0.00	0.00
CTA SS & U CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
CTA SS & U CREDIT UNION	Secured	8,578.02	9,694.84	9,694.84	0.00	0.00
CTA SS & U CREDIT UNION	Secured	5,241.57	5,241.57	5,241.57	0.00	0.00
DELL FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
DR PASCHAL PANIO	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,890.00	1,890.77	1,890.77	105.01	0.00
FFCC COLUMBUS INC	Unsecured	100.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	496.00	496.00	496.00	27.55	0.00
ISAC	Unsecured	NA	14,795.27	14,795.27	821.73	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	2,124.34	2,124.34	117.99	0.00
LANE BRYANT	Unsecured	1,494.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	1,289.88	1,289.88	71.64	0.00
NICOR GAS	Unsecured	NA	8,472.49	8,472.49	470.56	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SVC	Unsecured	6,354.00	NA	NA	0.00	0.00
OCWEN LOAN SVC	Secured	31,730.00	NA	NA	0.00	0.00
OCWEN LOAN SVC	Secured	NA	0.00	7,000.00	7,000.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	8,000.00	330.83	330.83	18.37	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,976.00	2,985.92	2,985.92	165.84	0.00
PREFERRED CAPITAL LENDING	Unsecured	4,903.84	7,907.55	7,907.55	438.93	0.00
SHELL OIL/CITIBANK	Unsecured	805.00	NA	NA	0.00	0.00
ST JAMES	Unsecured	374.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST JAMES	Unsecured	175.00	NA	NA	0.00	0.00
U OF I	Unsecured	366.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	NA	5,143.47	5,268.47	5,268.47	0.00
US BANK NATIONAL ASSOC	Secured	124,264.00	122,556.54	127,700.01	0.00	0.00
US DEPT OF ED PHEAA	Unsecured	NA	19,754.97	19,754.97	1,097.19	0.00
WELLS FARGO ED FIN SVC	Unsecured	666.00	NA	NA	0.00	0.00
WELLS FARGO ED FIN SVC	Unsecured	532.00	NA	NA	0.00	0.00
WELLS FARGO ED FIN SVC	Unsecured	5,000.00	NA	NA	0.00	0.00
WELLS FARGO ED FIN SVC	Unsecured	2,500.00	NA	NA	0.00	0.00
WELLS FARGO ED FIN SVC	Unsecured	2,500.00	NA	NA	0.00	0.00
WELLS FARGO EDUCATION LOAN	Unsecured	929.00	1,162.01	1,162.01	64.54	0.00
WELLS FARGO EDUCATION LOAN	Unsecured	16,180.00	13,572.31	13,572.31	753.81	0.00
WFFNNB/ LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
WFFNNB LERNER	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$127,700.01	\$0.00	\$0.00
Mortgage Arrearage	\$16,268.47	\$16,268.47	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,936.41	\$0.00	\$0.00
TOTAL SECURED:	\$158,904.89	\$16,268.47	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$79,075.13	\$4,391.58	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,339.95</u>	
Disbursements to Creditors	<u>\$20,660.05</u>	
TOTAL DISBURSEMENTS :		<u>\$24,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.